

# Losing your employer-sponsored health insurance?

*What happens when your employer leaves town, goes out of business or simply stops offering health insurance? The options available to you will vary by your situation, and may vary by county.*

Here are some questions you should ask, and options to consider:

## 1 Does your company offer you the choice to keep buying your health insurance?

You may be eligible for continuation or COBRA coverage. However, it may be expensive because you're paying all the cost of the insurance. You have to accept COBRA coverage within 60 days of it being offered, and you must pay the entire premium. For more information on extending your coverage, contact your human resources department.

You may qualify for assistance in paying your insurance premiums through the Federal Trade Act of 2002. Those who qualify will be notified by the Employment Security Department. Contact your local WorkSource Center or the U.S. Department of Labor Customer Contact Center at **1-866-628-4282**. The Department of Labor also has a Trade Act Resource Page at <http://www.doleta.gov/tradeact/resource.cfm>

## 2 Does your spouse's employer offer health insurance?

If so, contact the human resources department about adding yourself to his/her coverage.

## 3 Do you have a limited income?

If so, you may qualify for the state-sponsored reduced premium program called "Basic Health." Call **1-800-660-9840** or visit <http://www.basichealth.hca.wa.gov/> for more information.

## 4 Are your children eligible for the Children's Health Insurance Program?

Call **1-866-KIDS NOW** for more information or visit <http://fortress.wa.gov/dshs/maa/chip/>

## 5 Do you have special circumstances which would qualify you or your family for Medicaid?

Call 1-800-562-3022 for more information.

## 6 What plans sell individual insurance in your county? And what do they cost?

You may want to compare the coverage to that of your previous insurance. You may have had benefits that are not available in individual health insurance. For more information on individual plans, see the Office of the Insurance Commissioner's publication entitled, "A Consumer's Guide to Individual Health Care Coverage." To obtain a copy, call the Insurance Consumer Hotline at 1-800-562-6900 or visit [http://www.insurance.wa.gov/publications/inspublications\\_health.asp](http://www.insurance.wa.gov/publications/inspublications_health.asp)

## 7 Do you qualify for health coverage through the Veterans Administration because of past military service?

Call 1-877-222-VETS or visit [www.va.gov](http://www.va.gov) for more information.

## 8 Is there a community clinic in your county where you can receive low-cost health care for your family?

Many communities have free clinics or federally funded health centers where you can receive care on a sliding fee scale, according to your income. Check the Community Service section of your local phone book or visit <http://www.chs.hca.wa.gov/deliverysites.shtml>

## 9 Does anyone in your family have an on-going medical condition?

If so, you will want to avoid more than a 63-day break between the insurance you had and new coverage. If you have more than a 63-day break between your previous coverage and whatever new coverage you choose, you could lose important protections from "waiting periods" for any health conditions you have (called "pre-existing conditions"). Take some time to decide what is most important to you.

### Need more help? Call our Insurance Consumer Hotline! 1-800-562-6900

Our professional consumer advocates enforce insurance law and can investigate complaints against insurance companies and agents on your behalf.

We also offer individual counseling and group education on health care issues in your communities. Our highly trained SHIBA (Statewide Health Insurance Benefits Advisors) HelpLine volunteers can help you understand your rights and options regarding prescription drugs, government programs, billings, appeals and more.



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